

## FINANCIAL AND COMMERCIAL.

Wednesday, Sept. 19—P. M.

There is no change in money market. The current rate, as well for all loans for first class short paper, is seven per cent; but some transactions continue to be made, in exceptional cases, at 6, and occasionally even lower. The business of the Sub-Treasury to-day was large; the receipts were \$224,291, of which \$134,000 from customs; the payments, \$353,349; balance this evening, \$5,446,805.

As usual on Wednesday, there was nothing done in foreign exchange to-day. The market does not look very strong.

On both the produce and the stock market this morning there was a further decline, which is ascribed to the effect of the harvest news from Europe. The people who believed that a short crop in England would be a blessing-instead of a great injury-to this country are now terrified beyond measure at the recovery of the wheat in Great Britain, and say they believe that this great good fortune of our best customers will ruin this country. The decline in wheat within the past three or four days is equal to about 15 cents a bushel, and the stocks of the grain bearing roads have also depreciated materially in price. The only steady stocks on the list to-day were New York Central and Erie, which were in fair demand throughout the day, and closed this afternoon, the former at 84 1/2 bid, against 84 1/2 yesterday; the latter at 53, against same bid yesterday.

All the Western shares were lower, and some of them were pressed for sale at the decline by parties who do not like the appearance of the food markets. As compared with the closing prices of yesterday, the latest transactions of the day show a decline of 1/2 in Galena, 1/2 in Toledo, 1/2 in Rock Island, 1/2 in Michigan Southern guaranteed, 1/2 in Southern old, 1/2 in Michigan Central, 1/2 in Harlem preferred, and 1/2 in Harlem old. Illinois Central and Hudson River were both pressed for sale in the middle of the day at a further decline, but rallied in the afternoon and closed at an advance of 1/2 each over the closing price of yesterday. Panama was 1/2 lower, Pacific Mail 1/2 better; both were inactive. The decline in State stocks continues, and Missouri dropped to-day to 79 1/2. The decline in these issues rather puzzles financiers. The general business to-day was quite large, and the market closed steady at the following quotations:—United States 5's 1874, 102 1/2; 10's 1880, 92 1/2; Virginia 6's, 74 1/2; 9's 1880, 90 1/2; 9's 1890, 90 1/2; Missouri 6's, 74 1/2; 9's 1880, 90 1/2; 9's 1890, 90 1/2; Cumberland Coal preferred, 13 1/2; 15; Pacific Mail, 84 1/2; New York Central, 84 1/2; Erie, 53 1/2; Hudson River, 61 1/2; Harlem, 53 1/2; 10's 1880, preferred, 48 1/2; Reading, 48 1/2; Michigan Central, 72 1/2; 10's 1880; Michigan Southern and Northern Indiana, 72 1/2; 24; 24; guaranteed, 47 1/2; Galena and Chicago, 74 1/2; 74 1/2; Cleveland and Toledo, 42 1/2; Chicago and Rock Island, 80 1/2; Chicago, Burlington and Quincy, 91 1/2; Delaware, Lackawanna and Western, 91 1/2; Illinois Central bonds, 99 1/2.

The annual cotton statement published in the Herald of Sunday is in many respects suggestive of congratulation as well as of attentive consideration. The figures of this statement show that the production of the country has gained upon that of 1857-8 fully fifty per cent, and upon that of last year over twenty per cent, the yield of 1859-60 having reached the enormous total of 4,675,770 bales. The distribution of this crop has been easily effected, Great Britain having taken, without more than a temporary monetary inconvenience, nearly five-sixths of the increased production, the continent of Europe about one-eighth, and the United States about four per cent, while the prices obtained at the shipping ports have been highly remunerative to the producer. The progress of consumption, indicated in the statement, is the more satisfactory when the adverse circumstances of the year are taken into view. In Europe, political distrust, advancing values in food, and threatening weather during spring and summer, a diminished trade with India and a war with China; in this country, the Western trade remaining, until quite lately, within the mercantile limits, checks having been experienced in the Southern trade by political and food questions, our Eastern trade in a limited compass, and many mills closed by drought during summer. At the close of the season we find ourselves in the presence of the facts that our own spinners hold much smaller stocks than at the end of the previous year, and that Great Britain is working down her stock of cotton in a ratio which will leave her only about ten weeks' supply on hand when the arrivals of the new crop in Liverpool begin to be important. Not the least interesting portion of the statement is that referring to the production of the country tributary to Memphis. This point, being now the recipient of almost as much cotton as the united production of Texas and Florida, and doing a direct export business to the Northeastern States by means of a complete chain of connecting roads and steamers, is well entitled to the distinct position they assigned to it. It would appear that the production of the country around Memphis is likely to tend more and more towards the North by inland routes. A sketch of the comparative cost of laying down in Liverpool cotton bought in Memphis and forwarded overland to Portland, and thence by steamer, and bought in New Orleans and shipped as usual, recently drawn up by Addison & Chapman, of Memphis, and demonstrating a saving of three-eighths of a penny per pound by the former route, has, we see, attracted a good deal of attention in Liverpool, and we learn that arrangements are in course of completion by which cotton will be brought through to this city by rail and steamers in about eight days from Memphis, at an expense equal to about five-eighths of a cent per pound, so that with the aid of steamers hauled by three weeks of leaving Memphis. The saving to the Manchester spinner in ordering the same cotton through New York instead of New Orleans would be (in the smaller charges, ocean freight and interest) three-eighths of a penny per pound, or about fifteen shillings sterling per bale. We may reasonably look for an enlarged cotton trade centering in our city, as our great connections with the growing region become better understood in Manchester and Liverpool, and planters perceive that we can offer relatively higher prices for the staple than are current in New Orleans.

The earnings of the Galena and Chicago Railroad for the second week of September were:—  
Gross receipts, \$250,000  
Less expenses, 100,000  
Net earnings, \$150,000

The earnings of the Rock Island and Rock Island Railroad Company for the second week of September, 1860, were:—  
Gross receipts, \$100,000  
Less expenses, 40,000  
Net earnings, \$60,000

The earnings of the Illinois Central Railroad for the second week of September of this year, as compared with last year, are as follows:—  
1860. 1859.  
Gross receipts, \$100,000 \$110,000  
Less expenses, 40,000 40,000  
Net earnings, \$60,000 \$70,000

The earnings of the Chicago and Rock Island Railroad Company for the second week of September, 1860, were:—  
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## SHIPPING NEWS.

Shipments of goods for export, 100,000 tons; for import, 100,000 tons. The total tonnage of the fleet, 1,000,000 tons. The total value of the cargo, \$100,000,000.

The following are the names of the ships which have arrived at the port of New York during the week ending September 19, 1860:—  
Ship Name. From. Arrived.  
Albatross. New York. Sept. 19.  
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The following are the names of the ships which have departed from the port of New York during the week ending September 19, 1860:—  
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